

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: COFFEE, SHAWN R
HERRERA, NORMA L

§ Case No. 09-48497

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$597,921.00
(without deducting any secured claims)

Assets Exempt: \$37,710.00

Total Distribution to Claimants: \$12,255.76

Claims Discharged

Without Payment: \$89,695.62

Total Expenses of Administration: \$2,750.60

3) Total gross receipts of \$ 15,006.36 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$15,006.36 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$727,900.00	\$63,455.87	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,750.60	2,750.60	2,750.60
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	78,680.00	88,239.10	74,783.38	12,255.76
TOTAL DISBURSEMENTS	\$806,580.00	\$154,445.57	\$77,533.98	\$15,006.36

4) This case was originally filed under Chapter 7 on December 22, 2009.
The case was pending for 24 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/24/2011 By: /s/MICHAEL G. BERLAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
622 2nd Ave, Hutchinson,Ks-scheduled	1110-000	15,000.00
Interest Income	1270-000	6.36
TOTAL GROSS RECEIPTS		\$15,006.36

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
8	Green Tree Servicing, LLC	4110-000	N/A	63,455.87	0.00	0.00
NOTFILED	Green Tree Servicing L	4110-000	61,485.00	N/A	N/A	0.00
NOTFILED	Indymac Bank	4110-000	254,811.00	N/A	N/A	0.00
NOTFILED	Hsbc / Aib	4110-000	20,430.00	N/A	N/A	0.00
NOTFILED	National City Mortgage	4110-000	386,499.00	N/A	N/A	0.00
NOTFILED	Rogers & Hollands Rogers Enterprises, Inc.	4110-000	4,675.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$727,900.00	\$63,455.87	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	2,250.60	2,250.60	2,250.60
Gloria Longest	3410-000	N/A	500.00	500.00	500.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	2,750.60	2,750.60	2,750.60

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	American Infosource Lp As Agent for Citibank SD	7100-000	8,955.00	9,864.30	9,864.30	1,667.30
2	Chase Bank USA, N.A.	7100-000	7,339.00	7,339.10	7,339.10	1,240.48
3	Chase Bank USA, N.A.	7100-000	2,452.00	2,552.41	2,552.41	431.42
4	HSBC	7100-000	374.00	13,455.72	0.00	0.00
4 -2	HSBC	7100-000	N/A	13,455.72	13,455.72	0.00
5	GE Money Bank,c/oRecovery Management Systems	7100-000	N/A	756.26	756.26	127.83
6	GE Money Bank,c/o Recvoery Management Systems	7100-000	N/A	858.34	858.34	145.08

7	Sallie Mae, c/o Sallie MaeInc	7100-000	32,392.00	34,264.95	34,264.95	5,791.59
9	Fia Card Services, NA/Bank of America, by American Heights Finance Corp	7100-000	N/A	3,417.96	3,417.96	577.72
NOTFILED		7100-000	515.00	N/A	N/A	0.00
NOTFILED	Hsbc Bank	7100-000	1,751.00	N/A	N/A	0.00
NOTFILED	Gemb/jcp	7100-000	740.00	N/A	N/A	0.00
NOTFILED	Hsbc Bank	7100-000	352.00	N/A	N/A	0.00
NOTFILED	Cefcu	7100-000	2,895.00	N/A	N/A	0.00
NOTFILED	Hsbc/carsn	7100-000	75.00	N/A	N/A	0.00
NOTFILED	Prosper Marketplace In	7100-000	4,064.00	N/A	N/A	0.00
NOTFILED	Sears/cbsd	7100-000	584.00	N/A	N/A	0.00
NOTFILED	Macys/fdsb Macy's Bankruptcy	7100-000	778.00	N/A	N/A	0.00
NOTFILED	Capital One Auto Finance	7100-000	6,000.00	N/A	N/A	0.00
NOTFILED	Lowes / MBGA	7100-000	649.00	N/A	N/A	0.00
NOTFILED	Capital 1 Bank	7100-000	2,066.00	N/A	N/A	0.00
NOTFILED	Capital 1 Bank	7100-000	901.00	N/A	N/A	0.00
NOTFILED	Bank Of America	7100-000	3,375.00	N/A	N/A	0.00
NOTFILED	Capital 1 Bank	7100-000	2,423.00	N/A	N/A	0.00
	Clerk of Bankruptcy Court	7100-000	N/A	2,274.34	2,274.34	2,274.34
TOTAL GENERAL UNSECURED CLAIMS			78,680.00	88,239.10	74,783.38	12,255.76

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-48497

Trustee: (520196) MICHAEL G. BERLAND

Case Name: COFFEE, SHAWN R
HERRERA, NORMA L

Filed (f) or Converted (c): 12/22/09 (f)

§341(a) Meeting Date: 02/01/10

Period Ending: 12/24/11

Claims Bar Date: 09/09/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	16404 Pine, Plainfield-scheduled	288,486.00	0.00	DA	0.00	FA
2	505 Elizabeth, Metamora-scheduled	250,000.00	0.00	DA	0.00	FA
3	622 2nd Ave, Hutchinson,Ks-scheduled	20,500.00	15,000.00		15,000.00	FA
4	Cash-scheduled	60.00	0.00	DA	0.00	FA
5	Checking MB Financial-scheduled	4,100.00	0.00	DA	0.00	FA
6	Houshold goods-scheduled	3,000.00	0.00	DA	0.00	FA
7	Family pictures, books etc-scheduled	300.00	0.00	DA	0.00	FA
8	Wearing apparel-scheduled	600.00	0.00	DA	0.00	FA
9	Wedding rings, watch etc-scheduled	1,000.00	0.00	DA	0.00	FA
10	Camrecorder, bicycle-scheduled	400.00	0.00	DA	0.00	FA
11	401k-scheduled	14,400.00	0.00	DA	0.00	FA
12	Pension-scheduled	6,200.00	0.00	DA	0.00	FA
13	2004 Jeep Cherokee-scheduled	12,425.00	0.00	DA	0.00	FA
14	2000 Cadillac-scheduled	5,250.00	0.00	DA	0.00	FA
15	2002 Dodge Ram-scheduled	5,450.00	0.00	DA	0.00	FA
16	2002 Jeep Cherokee-scheduled	6,250.00	0.00	DA	0.00	0.00
17	2 Labrador retrievers-scheduled	0.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		6.36	Unknown
18	Assets Totals (Excluding unknown values)	\$618,421.00	\$15,000.00		\$15,006.36	\$0.00

Major Activities Affecting Case Closing:

The Trustee compromised his interest in certain real estate. The Trustee employed an accountant and filed tax returns.

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): December 31, 2013

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-48497

Case Name: COFFEE, SHAWN R
HERRERA, NORMA L

Taxpayer ID #: **-***2117

Period Ending: 12/24/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****87-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/18/10	{3}	Sahwn Coffee	Payment of settlement for Kansas property	1110-000	15,000.00		15,000.00
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.10		15,000.10
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.67		15,000.77
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.10		15,000.87
04/06/10		Wire out to BNYM account 9200*****8765	Wire out to BNYM account 9200*****8765	9999-000	-15,000.87		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-15,000.87	0.00	
Subtotal	15,000.87	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$15,000.87	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-48497

Case Name: COFFEE, SHAWN R
HERRERA, NORMA L

Taxpayer ID #: **-***2117

Period Ending: 12/24/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****87-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-48497

Case Name: COFFEE, SHAWN R
HERRERA, NORMA L

Taxpayer ID #: **-***2117

Period Ending: 12/24/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-*****87-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****8765	Wire in from JPMorgan Chase Bank, N.A. account *****8765	9999-000	15,000.87		15,000.87
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.71		15,001.58
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.90		15,002.48
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.86		15,003.34
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.89		15,004.23
08/26/10	11001	Gloria Longest	Payment to accountant per court order	3410-000		500.00	14,504.23
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.89		14,505.12
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.11		14,505.23
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,505.35
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.11		14,505.46
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,505.58
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,505.70
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.11		14,505.81
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,505.93
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.11		14,506.04
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,506.16
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.11		14,506.27
07/25/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.09		14,506.36
07/25/11		To Account #9200*****8766	Transfer for purpose of final distribution	9999-000		14,506.36	0.00

ACCOUNT TOTALS	15,006.36	15,006.36	\$0.00
Less: Bank Transfers	15,000.87	14,506.36	
Subtotal	5.49	500.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$5.49	\$500.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-48497

Case Name: COFFEE, SHAWN R
HERRERA, NORMA L

Taxpayer ID #: **-***2117

Period Ending: 12/24/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-*****87-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/25/11		From Account #9200*****8765	Transfer for purpose of final distribution	9999-000	14,506.36		14,506.36
07/27/11	10101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$2,250.60, Trustee Compensation; Reference:	2100-000		2,250.60	12,255.76
07/27/11	10102	American Infosource Lp As Agent for Citibank SD	Dividend paid 16.90% on \$9,864.30; Claim# 1; Filed: \$9,864.30; Reference:	7100-000		1,667.30	10,588.46
07/27/11	10103	Chase Bank USA, N.A.	Dividend paid 16.90% on \$7,339.10; Claim# 2; Filed: \$7,339.10; Reference:	7100-000		1,240.48	9,347.98
07/27/11	10104	Chase Bank USA, N.A.	Dividend paid 16.90% on \$2,552.41; Claim# 3; Filed: \$2,552.41; Reference:	7100-000		431.42	8,916.56
07/27/11	10105	HSBC	Dividend paid 16.90% on \$13,455.72; Claim# 4 -2; Filed: \$13,455.72; Reference: Stopped on 11/04/11	7100-000		2,274.34	6,642.22
07/27/11	10106	GE Money Bank,c/oRecovery Management Systems	Dividend paid 16.90% on \$756.26; Claim# 5; Filed: \$756.26; Reference:	7100-000		127.83	6,514.39
07/27/11	10107	GE Money Bank,c/o Recvoery Management Systems	Dividend paid 16.90% on \$858.34; Claim# 6; Filed: \$858.34; Reference:	7100-000		145.08	6,369.31
07/27/11	10108	Sallie Mae, c/o Sallie Maelinc	Dividend paid 16.90% on \$34,264.95; Claim# 7; Filed: \$34,264.95; Reference:	7100-000		5,791.59	577.72
07/27/11	10109	Fia Card Services, NA/Bank of America, by American Infosour	Dividend paid 16.90% on \$3,417.96; Claim# 9; Filed: \$3,417.96; Reference:	7100-000		577.72	0.00
11/04/11	10105	HSBC	Dividend paid 16.90% on \$13,455.72; Claim# 4 -2; Filed: \$13,455.72; Reference: Stopped: check issued on 07/27/11	7100-000		-2,274.34	2,274.34
11/08/11	10110	Clerk of Bankruptcy Court	Deposit of Unclaimed Funds	7100-000		2,274.34	0.00

ACCOUNT TOTALS	14,506.36	14,506.36	\$0.00
Less: Bank Transfers	14,506.36	0.00	
Subtotal	0.00	14,506.36	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$14,506.36	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-48497

Case Name: COFFEE, SHAWN R
HERRERA, NORMA L

Taxpayer ID #: **-***2117

Period Ending: 12/24/11

Trustee: MICHAEL G. BERLAND (520196)
Bank Name: The Bank of New York Mellon
Account: 9200-*****87-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts : 15,006.36

Net Estate : \$15,006.36

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****87-65	15,000.87	0.00	0.00
Checking # ***-*****87-66	0.00	0.00	0.00
MMA # 9200-*****87-65	5.49	500.00	0.00
Checking # 9200-*****87-66	0.00	14,506.36	0.00
	\$15,006.36	\$15,006.36	\$0.00